



GRAFTON
Massachusetts



Harvard Pilgrim
HealthCare

WAYS TO HELP YOU SAVE MONEY ON YOUR HEALTH INSURANCE EXPENSES

- **Transparency Tool – Estimate My Cost**
 - secure online tool, personalized to your specific plan and cost sharing.
- **Reduce My Costs**
 - voluntary program to help you find lower cost providers while rewarding you with **money!**
- **ER Alternatives**
 - alternative options to pricey ER visits – telemedicine, convenience and urgent care clinics.
- **Virtual Visits**
 - telemedicine medical and behavioral health visits with Dr. On Demand and Optum.
- **Fitness Reimbursement**
 - get up to \$150 reimbursement per calendar year per contract!
- **Living Well Rewards**
 - learn how to get up to \$120 in gift cards for participating in fun, informative and interactive activities!
- **Discounts & Savings**
 - tools to help you and your family on your path to well-being
- **Helpful Resources**
 - www.harvardpilgrim.org to help with all your needs, how to create a member account and download a digital ID card.

ESTIMATE MY COST

A Simple Way to Estimate Health Care Costs

Before you visit the doctor, get an X-ray or have surgery, find out what you'll pay

Where you receive medical care can determine what you pay. For example, the cost of a common surgery can vary at two different hospitals, even if same doctor is performing the procedure. An X-ray or MRI at one facility may cost much more than at another facility. Even the cost of a sick visit may vary among doctors.

Don't wait until you get the bill to know your costs

Use your computer, smartphone or tablet anywhere, anytime to:

- Get cost estimates for hundreds of medical services and treatments—from office visits to surgery
- Find out what your out-of-pocket costs will be, based on your specific plan

Key features



Search: Enter a medical procedure, type of visit or procedure code provided by your doctor's office



Save: Print your estimates or save them for future reference



Filter: Narrow or expand your search results by location, specialty, gender, hospital affiliation and more



Learn: Read about specific medical treatments you may need



Compare: Weigh your options by comparing cost and quality ratings for multiple providers and facilities

How to get started

- 1 Log in to your member account at harvardpilgrim.org
- 2 Click "Tools & Resources" at the top of the page
- 3 Click "Estimate My Cost"

The screenshot shows the Harvard Pilgrim HealthCare website interface. At the top, there's a navigation bar with 'Saved Estimates' and 'Logout' buttons. Below this, a header section displays the user's name 'Karen', their current plan 'Harvard Pilgrim PPO', their zip code '02188', and their plan overview showing a 'Remaining Deductible*' of '\$250'. A main navigation bar includes 'MEMBER DASHBOARD', 'FIND TREATMENT COST', and 'LOOK UP DRUG PRICES'. The central area is titled 'Find the cost estimate for a treatment or service' and features a search bar with the placeholder text 'Type a condition (e.g., back pain) or a test (e.g., MRI, mammogram)' and a 'SEARCH' button. Below the search bar is a link to 'See All Treatments'. On the left side, there's a 'YOUR PLAN OVERVIEW' section showing 'Remaining Deductible*' as '\$250' and 'Remaining Max Out of Pocket*' as '\$1,775', both for an 'Individual'. A 'VIEW PLAN DETAILS' button is at the bottom of this section. On the right side, there's a 'Welcome! Here's how to estimate and understand your costs.' message, followed by a list of actions: 'From this page you can: Search for a medical treatment or procedure; Use the filter to narrow or expand your search options; Build an estimate by selecting the provider/facility; Compare costs for up to four providers'. A photo of a smiling man holding a baby is also present.

REDUCE MY COSTS



Save on
procedures and
tests and get
CASH rewards!

If you're scheduled to receive outpatient procedures or diagnostic tests, this voluntary program can help you find low-cost providers.

Plus we will reward you for choosing to save money!

Potential savings per service

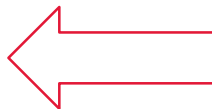
Colonoscopy	Price range: \$1,060 - \$3,500 Potential savings: \$2,440 Potential reward: \$75
MRI lumbar spine (without dye)	Price range: \$299 - \$1,657 Potential savings: \$1,358 Potential reward: \$50
Common routine lab	Price range: \$84 - \$911 Potential savings: \$827 Potential reward: \$25

Ranges are based on Harvard Pilgrim's data. Actual service prices vary by provider type and location.

How Reduce My Costs* works

1. Call (855) 772-8366 whenever your doctor recommends an outpatient test or procedure such as:
 - Radiology (e.g., MRI and CT scan)
 - Lab work
 - Mammogram
 - Ultrasound
 - Bone density study
 - Colonoscopy
 - Other non-emergency outpatient tests and procedures
2. You'll speak with an experienced nurse who will:
 - Compare provider costs and inform you of the lower-cost providers in your area
 - Assist with scheduling or rescheduling your appointment and help with any paperwork
3. If you're already seeing a lower-cost provider, you'll receive a reward just for calling.**
4. If you decide to receive care from a lower-cost provider, you will earn a cash reward, depending on the service and the associated cost savings.

Pay Less in out-of-pocket expenses for procedures and tests!



EMERGENCY ROOM ALTERNATIVES

How to find care

For telemedicine services



Download the free Doctor On Demand telemedicine app. After registering and completing the screening process, you will be connected to a Doctor On Demand provider.

For convenience care clinics and urgent care centers



Visit harvardpilgrim.org and select "Find a provider" to search for:

CONVENIENCE CARE CLINICS: Select your plan, click "Other care providers" and then "Convenience Care Clinic" under "Specialty."

URGENT CARE CENTERS: Select your plan, click "Other care providers" and then "Urgent Care Centers" under "Specialty."

You also can search for any urgent care or convenience care clinic by name (e.g., MinuteClinic) in the search bar.

If you don't have Internet access, you can call Harvard Pilgrim's Member Services department at **(888) 333-4742** for locations. For TTY service, call **711**.

"When my PCP isn't available, I'm glad to know I have options!"

We all have minor illnesses and accidents. There are times when we definitely need care right away, but it's not life threatening. Visiting the ER can be time consuming and expensive.

56% OF ALL ER VISITS ARE AVOIDABLE, ACCORDING TO NEHI, THE NEW ENGLAND HEALTH INSTITUTE

Harvard Pilgrim offers a variety of options for you to get care in a different setting than the ER, no matter where you live or work, that will save you time and money.



VIRTUAL VISTS

"It's convenient to get care without leaving the house."



Harvard Pilgrim offers a variety of options for you to get care in a different setting than the ER*, no matter where you live or work, that can save you time and money.

Virtual visits allow you to get care from where you are with just a device and an internet connection.



Get care from licensed medical doctors, psychologists and psychiatrists



You won't need to find a babysitter



No need to travel to an office location



You receive convenient and private care from your home or any location

As a Harvard Pilgrim member, you are covered to receive virtual visits, or telemedicine/telemental health: urgent medical care and routine behavioral health care using live video on a smartphone, tablet or computer. Visits are typically subject to the applicable outpatient office visit cost sharing based on your plan.



Urgent Medical Care Options

Doctor On Demand:

Using the Doctor On Demand app or website, members can receive treatment for common medical conditions such as cold & flu, asthma & allergies, bronchitis & sinus issues, upset stomach, rashes & skin issues, UTIs and eye issues. Physicians can send prescriptions directly for pick-up at your local pharmacy.* After each video visit, you can rate your experience and write a doctor review.

Harvard Pilgrim's provider network:

Some providers may offer telemedicine services to patients. We recommend that you consult with your PCP office and/or the offices of other providers you see to learn about any offerings they have.

Connect with Doctor On Demand providers

Download the free Doctor On Demand app or create an account at doctorondemand.com.



BEHAVIORAL HEALTH VIRTUAL VISITS



Behavioral Health Care Options

Optum: Optum offers a behavioral health network of approximately 4,000 contracted providers in all 50 states. Providers can evaluate and treat general mental health conditions, such as depression and anxiety. They can also provide therapy, and when appropriate prescribe medications (subject to state licensure and regulatory requirements).

Doctor On Demand: Doctor On Demand also offers behavioral health care. The most common conditions that Doctor On Demand treats are depression, relationship issues, workplace stress, social anxiety, addiction, trauma and loss. The service is not meant for crisis or emergency situations. Anyone experiencing a crisis or emergency should call 911 or go to the nearest emergency room.

To get started, download the free Doctor On Demand app or create an account at doctorondemand.com.

Easily access behavioral health services

- 1 Go to harvardpilgrim.org and click "Find a provider" at the top of the page
- 2 If you have created a Harvard Pilgrim member account, click "Login to search," or click "Select a plan" and then the link for your plan.
- 3 Click "Behavioral Health" on the right.
- 4 Choose your Behavioral Health provider type, then "Virtual Visits/Telemedicine" on the left.

Filter Your Results

Virtual Visits/Telemedicine

- ☒ Show only those offering Virtual Visits/Telemedicine (119)

APPLY

Get up to \$150 in fitness reimbursement

If you belong to a qualified health and fitness club for four months in a calendar year, we'll reimburse you up to \$150 for you or the dependents covered under your plan.



What qualifies for reimbursement?

Fitness reimbursement applies to monthly fees paid to a facility that provides cardiovascular and strength-training equipment for exercising and improving physical fitness (such as health clubs and community fitness centers).

Qualified facilities also include fitness studios and facilities that offer:

- Yoga
- Pilates
- Zumba
- Aerobic/group classes
- Indoor cycling/spinning classes
- Kickboxing
- CrossFit
- Strength training
- Tennis
- Indoor rock climbing
- Personal training (taught by a certified instructor)

Getting reimbursed is simple.

1. Pay your monthly fees to your fitness club
2. After four months of membership, you may complete the Fitness Reimbursement Form; go to harvardpilgrim.org/fitnessreimbursement and pick one of these options:



Online

Click on the link to submit your request online.



Mail

Complete the paper form and mail to the address on the form, along with a copy of your fitness contract or receipt.

FITNESS REIMBURSEMENT CONTINUED.....

What does not qualify for reimbursement?

The following are not eligible for reimbursement:

- Fees you pay for group classes or personal training outside of a fitness facility/studio
- Health club initiation fees for instructional dance studios, country clubs, social clubs (such as ski, riding or hiking clubs), spas, gymnastics facilities, martial arts schools, pool-only facilities
- Road race fees, sport camps, ski passes, sports teams or leagues, and school sports athletic user fees

When can I submit my request?

You can request reimbursement:

- Starting May 1 of the current calendar year, and after you've been enrolled in a Harvard Pilgrim plan for four continuous months

- After four months of fitness club membership
- One per calendar year, submitted by March 31 of the following year

How long will it take to be reimbursed?

Once you submit your request, reimbursement takes up to eight weeks. We'll send a check to the subscriber's address of record, made payable to the subscriber.

For complete guidelines:



Go to harvardpilgrim.org/fitnessreimbursement



Call Member Services at
(888) 333-4742

\$150 maximum reimbursement per Harvard Pilgrim policy in a calendar year (individual or family contract). Must be currently enrolled in Harvard Pilgrim at time of reimbursement. If enrolled through an employer, available to the extent your employer has elected to offer this fitness reimbursement. Restrictions apply, and reimbursement is not available to all members. Certain employers will offer this program upon their annual enrollment/anniversary date. In these instances, you'll be eligible four months after the enrollment/anniversary date. For example: If your employer's enrollment/anniversary date is April 1, eligibility to submit for reimbursement begins no earlier than August 1 (as long as all other participation rules are met, including being an active member). For tax information, consult your employer or tax advisor.

Some employers, and individuals who purchase plans directly from Harvard Pilgrim, may have a fitness reimbursement amount that is different than the standard benefit. Please see your Benefit Handbook and Schedule of Benefits for details.

Earn up to \$120 in rewards with our Living WellSM Everyday program.



Here's how it works¹

Enroll in Harvard Pilgrim's Living WellSM Everyday program and start earning rewards for participating in a variety of informative, fun and interactive activities including:

- Stress management
- Healthy eating
- Financial literacy
- Environmental wellness
- Self-care
- Volunteerism
- Physical activity
- Health plan literacy

How rewarding is it?



Earn up to \$120 in gift cards.

You'll earn rewards incrementally, so the longer you participate in the program, the more rewards you earn. **Reach all three levels to earn a total of \$120 in gift cards.**

SUBSCRIBER REWARDS		
LEVEL 1	LEVEL 2	LEVEL 3
\$20 Gift card	\$40 Gift card	\$60 Gift card

Log in to harvardpilgrim.org/livingwelleveryday to start earning rewards!

Covered dependents or employees who aren't Harvard Pilgrim members can participate in a separate program, where they can earn points towards monthly gift card drawings. Visit harvardpilgrim.org/livingwellcommunity to get started.

Well-being as you define it. A community, at your fingertips.

Our program is packed with tools that let you define your own vision of well-being. Here are some of the features:



Customize to suit your goals



Connect with others for tips and advice



Sync to your wearable device



Connect with a personal health coach



Our digital engagement platform is easily accessible from most devices so you can stay on top of your goals wherever you are.

Get started today and enjoy
the rewards of feeling your best.



Visit harvardpilgrim.org/livingwelleveryday

Discounts & Savings

for Massachusetts members

To help you and your family on your path to well-being



✓ Vision Services

- ✓ Free eyewear program at Visionworks
- ✓ Vision discounts at popular locations
- ✓ Laser Vision Correction discounts



✓ Hearing Services

- ✓ Discounts on hearing services, hearing aids, cleanings, adjustments and more at select providers



✓ Fitness

- ✓ Discounts at Marathon Sports, Appalachian Mountain Club, Boston Ski & Sports Club, ProSourceFit



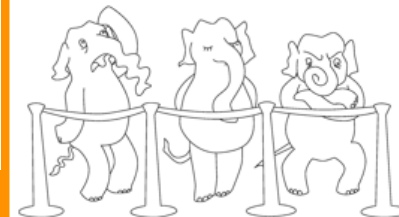
✓ Healthy Eating

- ✓ Discounts on programs such as DASH for Health, Eat Right Now, Green City Growers, Plate Joy, Savor Health and others!



**Plus many more including Quitting Smoking,
Holistic Wellness and Family & Senior Care!**

mind
the
moment



**Think you don't have the time to
learn about mindfulness?
We've got you covered.**

1. Start here to learn about what mindfulness is—and what mindfulness isn't!—with free instructional videos:
www.youtube.com/mindthemoment
2. Build your personal practice using our free, guided meditation mp3s:
www.soundcloud.com/mindthemoment
3. Check in to see what's happening in the worlds of mindfulness news, research, and events:
www.facebook.com/mindthemoment
4. Share your own mindful experiences with us and see what others are up to!
www.instagram.com/mind_the_moment

We've been helping keep mindfulness within everyone's reach for over ten years. Can we talk?
mindthemoment@harvardpilgrim.org
www.harvardpilgrim.org/mindfulness

The Mind the Moment program was developed and is offered by Harvard Pilgrim Health Care, Inc.

Helpful resources for members

www.harvardpilgrim.org

Mobile responsive design for use with any device, tablet and/or desktop.

Personalized and member-specific access to:

Benefits
and eligibility

Deductible/
OOP max status

Claims

Activity
statement

Additional capabilities:



Digital ID
card



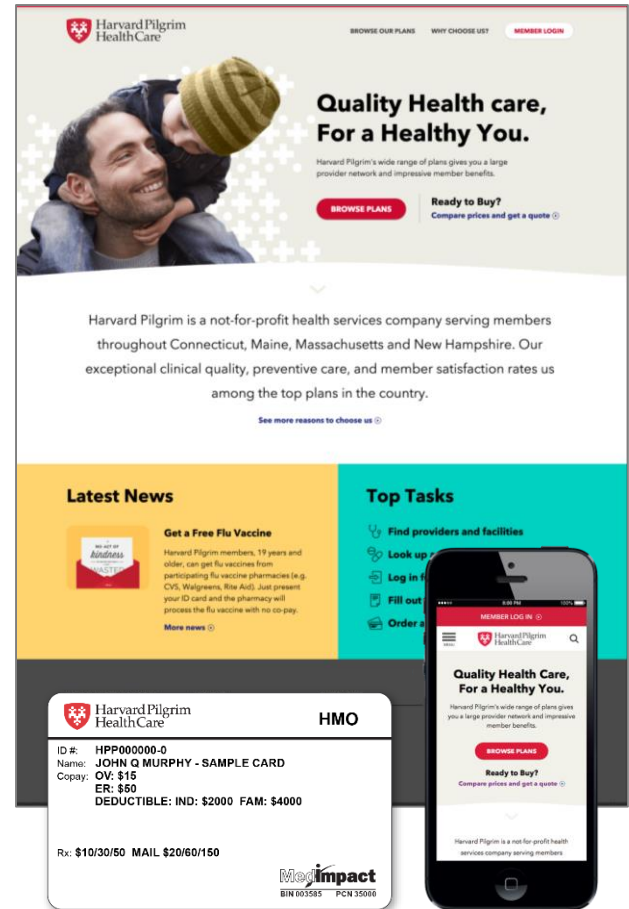
Text and Email
Communication

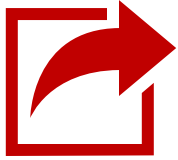


Chat Bot



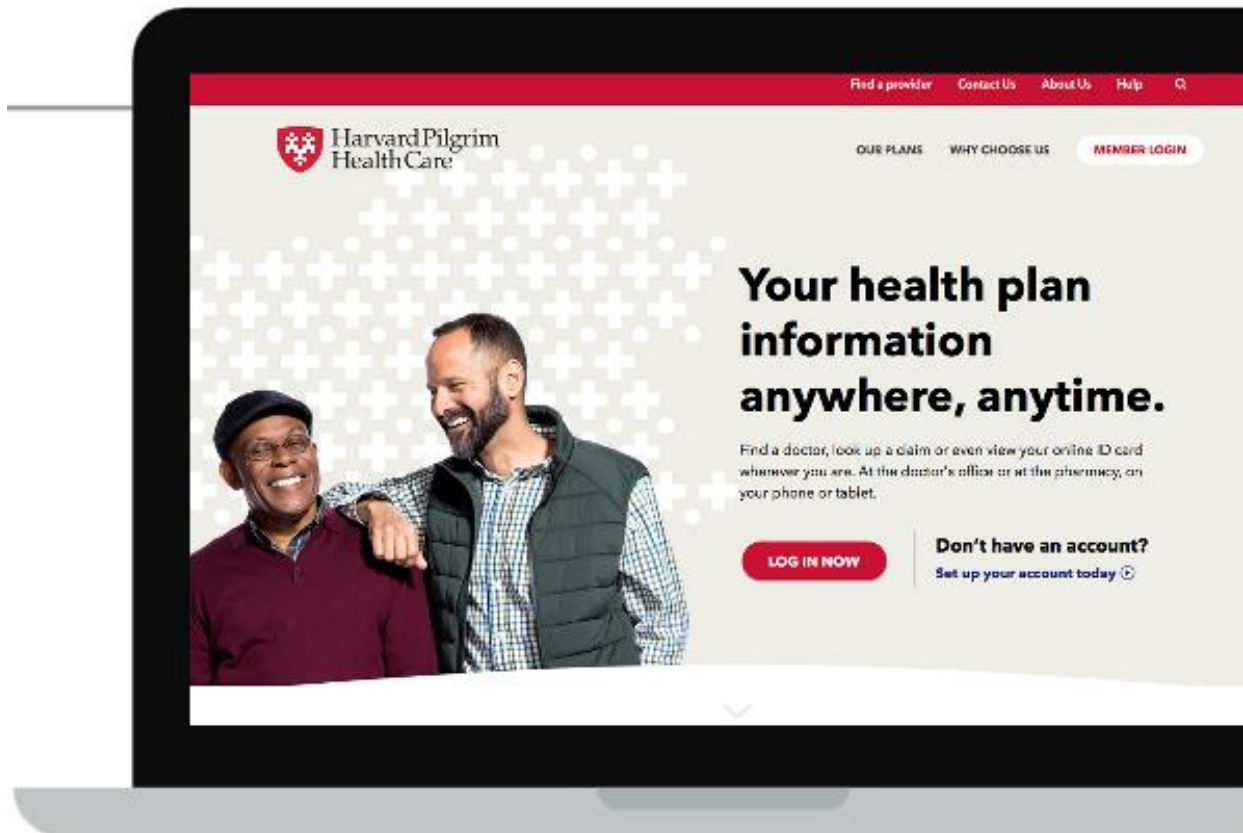
Intelligent Provider
Directory





To set up your account

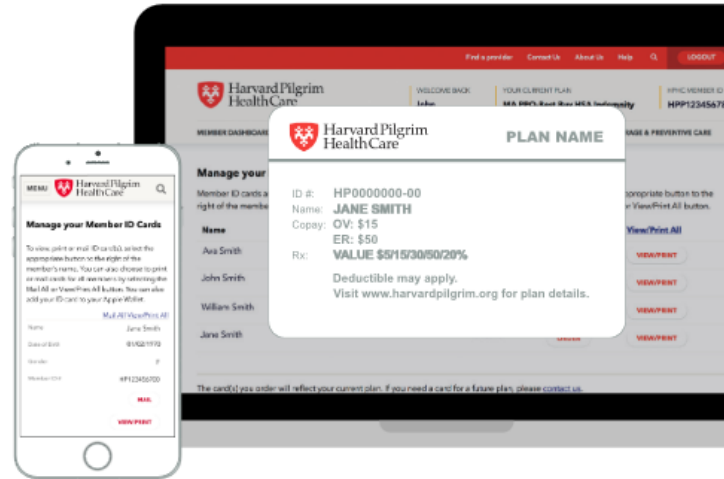
- 1 Visit harvardpilgrim.org and select Member Login.
- 2 Under "Member? Register now!" select "Create a secure account." Choose a way to identify yourself – either by your Social Security number or your Harvard Pilgrim ID number. Enter the required information, and then type a username and password to activate your account.



Your Harvard Pilgrim ID card made easy.

View, download or print your ID card anytime, anywhere.

- 1 Log into your member account
- 2 Under "Top Tasks," select "Get your ID cards"
- 3 Then select "View/Print"



Add your ID card to your Apple Wallet.

Retrieve your ID card with just one swipe!

- 1 Follow steps 1 and 2 above
- 2 Select the Apple Wallet icon and click "Add"

This feature is only available for iPhones and is not supported on an Android phone.



AND REMEMBER WE'RE HERE FOR YOU!

**We are here to
provide the
support you
need!**



Member Services

- **Award-winning Member Services team 888-333-4742 (HPHC)**
- Located in Quincy, MA
- Available Monday, Tuesday and Thursday 8am-6pm, Wednesday 10am-6pm and Friday 8am-5:30pm
- Able to transfer members who require care support including triage process for members who call three or more times
- **Monitor, track and report** on member service interactions



Care Coordination

- **Outreach by nurse care managers** to members identified by best-in-class clinical identification and stratification models
- **Access to health coaches** for lifestyle conditions



Appeals and Grievances

- **Support to members** including referral to and outreach by nurse care managers to assist as a result of a clinical appeal